



3AU 2167

In re Application of KEIL

Serial No: 09/839,471

Examiner:

Filed: April 19, 2001

Group Art Unit: 2167

For: SYSTEM AND METHOD FOR DEBIT ACCOUNT TRANSACTIONS

TRANSMITTAL LETTER

CERTIFICATE UNDER 37 CFR 1.8(a) I hereby certify that this correspondence is being deposited with the U.S. Postal Service as First Class mail in an envelope addressed to Commissioner for Patents, Washington, D.C. 20231 on S-8-6

Commissioner for Patents Washington, D.C. 20231

Sir:

Please find enclosed for filing:

Information Disclosure Statement

<u>X</u> PTO-1449

Reference

Attorney Docket No. 2240.006

Respectfu

By:

Michael A. Slavin

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N THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of KEIL

Serial No: 09/839,471

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AUG 16 2001

Group 2100

For: SYSTEM AND METHOD FOR DEBIT ACCOUNT TRANSACTIONS

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents Washington, D.C. 20231

Sir:

Pursuant to the duty of disclosure, Applicant is citing the references set forth on the accompanying form PTO-1449. These references were made of record in the parent application Serial No. 09/334,887, filed June 17, 1999, upon which the present application claims priority under 35 U.S.C. §120. Pursuant to 37 C.F.R. §1.98(d) Applicant is not required to submit copies of these references. Applicant also submits herewith U.S. Patent No. 6,192,142 which was cited in the specification and its relevancy is set forth therein.

Applicant submits that the present invention is patentable over these references.

Date:

Bv:

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Attorney Docket No. 2240.006

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U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE

2240.006

APPLICATION NO. 09/839,471

Sheet 1 of 2

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

APPLICANT Keil

(Use several sheets if necessary)

FILING DATE GROUP 2167

EXAMINER'S INITIAL	D	OCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING IF APPRO	DATE PRIATI
	4,82	23,264	4/89	Deming				
	5,89	92,827	4/99	Beach et al.				
	5,45	55,407	10/95	Rosen				
	5,8	15,657	9/98	Williams et al.				
	5,9	15,526	6/99	Martineau			<u>ි</u>) ;
	5,98	32,891	2/01	Ginter et al.			Group 21	
	5,57	77,109	11/96	Stimson et al.			2	
	5,9	53,398	9/99	Hill			00	- 5
	6,19	92,142	2/01	Pare, Jr. et al.				
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	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLA	TION	
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	wo	9847112	10/98	PCT		-		╀
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	wo	9110976	7/91	PCT				
	EP (00319825	6/89	Europe				
		OTHER DOCUME	NTS (Including	g Author, Title, Date, Pertii	nent Pages, E	tc.)		
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AMINER	-			DATE CONSIDERED				

* EXAMINER: Initial if a citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not

in conformance and not considered. Include copy of this form with next communication to applicant.

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Form PTO-1449

(Rev. 2-88)

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ATTY. DOCKET NO. 2240.006

APPLICATION NO. 09/839,471

Sheet 2 of 2

APPLICANT Keil

FILING DATE 04/19/01

GROUP 2167

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use several sheets if necessary)

		U.S. PA	TENT DOCUMENTS			
EXAMINER'S INITIAL	DOCUMENT NUMBER	DATE	NAME	CLAS	S SUBCLASS	FILING DATE
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	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES N
	EP-00627714	12/94	Europe			,
	EP-00802474	10/97	Europe			
	EP-00866400	9/98	Europe			
	EP-00640945	3/95	Europe			
	EP-00446500	9/91	Europe			
	EP-00980053	2/00	Europe			<u> </u>
	OTHER DOCUM	ENTS (Including	g Author, Title, Date,	Pertinent Pages,	Etc.)	
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